

App. Serial No.: 09/760,271
Atty. Docket No.: 0013-011P1

IN THE CLAIMS

Please amend the claims as follows:

1. (currently amended) A computer system for verifying a commercial transaction between an account-holder and a merchant, said computer system comprising:
 - a processing unit for processing data and code; and
 - a memory device for storing said data and said code,
 - said code including a merchant communications module operative to facilitate a connection with said merchant for receiving a transaction approval request including a complete account number associated with said account-holder,
 - said data including at least one pre-verification criteria associated with said account-holder, and
 - said code further including an authorization module responsive to said transaction approval request and operative to compare said transaction approval request with said pre-verification criteria, [[and]]
 - to verify said transaction approval request if said at least one pre-verification criteria is satisfied, and
 - to verify said transaction approval request with said account-holder if said at least one pre-verification criteria is not satisfied.
2. (original) A computer system according to Claim 1, wherein:
 - said at least one pre-verification criteria includes a plurality of pre-verification criteria; and
 - said authorization module is operative to verify said transaction approval request if at least one of said plurality of pre-verification criteria is satisfied.

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3. (original) A computer system according to Claim 1, wherein:

 said at least one pre-verification criteria includes a plurality of pre-verification criteria; and

 said authorization module is operative to verify said transaction approval request only if all of said plurality of pre-verification criteria are satisfied.

4. (original) A computer system according to Claim 1, wherein said pre-verification criteria are determined by said account-holder.

5. (original) A computer system according to Claim 1, further comprising an account-holder communications module operative to:

 receive a connection request from said account-holder;

 establish a connection with said account-holder;

 authenticate said account-holder;

 present at least one of said pre-verification criteria to said account-holder; and

 receive modification instructions for said one of said pre-verification criteria from said account holder.

6. (original) A computer system according to Claim 5, wherein, prior to receiving said modification instructions from said account-holder, none of said pre-verification criteria can be satisfied by said transaction approval request.

7. (original) A computer system according to Claim 1, wherein said pre-verification criteria include at least one merchant identifier.

8. (original) A computer system according to Claim 7, wherein said authorization module, responsive to receipt of said transaction approval request, is operative to:

 compare said merchant transmitting said transaction approval request with each of said merchant identifiers; and

 verify said transaction approval request if said merchant sending said transaction approval request is identified by one of said merchant identifiers.

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9. (original) A computer system according to Claim 1, wherein said pre-verification criteria include a maximum pre-verified purchase price.

10. (original) A computer system according to Claim 9, wherein said authorization module, responsive to receipt of a transaction approval request is operative to:

compare a purchase price contained within said transaction approval request with said maximum pre-verified purchase price; and
verify said transaction approval request if said purchase price contained within said transaction approval request is less than said maximum pre-verified purchase price.

11. (original) A computer system according to Claim 1, wherein said pre-verification criteria include a begin date and an end date.

12. (original) A computer system according to Claim 11, wherein said authorization module, responsive to receipt of said transaction approval request, is operative to:

compare a purchase date contained within said transaction approval request with said begin date and said end date; and
verify said transaction approval request if said purchase date falls between said begin date and said end date.

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13. (currently amended) In a computer system, a method for verifying a commercial transaction between an account-holder and a merchant, said method comprising:
storing at least one pre-verification criteria associated with said account-holder;
receiving a transaction approval request from said merchant, said transaction approval request including a complete account number associated with said account-holder;
comparing said transaction approval request to said pre-verification criteria; [[and]]
verifying said transaction approval request if said pre-verification criteria are met;
and
verifying said transaction approval request with said account-holder if said pre-verification criteria are not met.

14. (original) A method according to Claim 13, wherein:
said step of storing at least one pre-verification criteria includes storing a plurality of pre-verification criteria; and
said step of verifying said transaction approval request includes verifying said transaction approval request if at least one of said pre-verification criteria is satisfied.

15. (original) A method according to Claim 13, wherein:
said step of storing at least one pre-verification criteria includes storing a plurality of pre-verification criteria; and
said step of verifying said transaction approval request includes verifying said transaction approval request only if all of said pre-verification criteria are satisfied.

16. (original) A method according to Claim 13, wherein said at least one pre-verification criteria is determined by said account-holder.

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17. (original) A method according to Claim 13, further comprising:
establishing a connection with said account-holder;
authenticating said account-holder; and
allowing said account-holder to modify said pre-verification criteria associated with
said account-holder.

18. (original) A method according to Claim 17, wherein, none of said pre-verification
criteria can be satisfied prior to modification by said account-holder.

19. (original) A method according to Claim 13, wherein said pre-verification criteria
includes at least one merchant identifier.

20. (original) A method according to Claim 19, wherein:
said pre-verification criteria includes a plurality of merchant identifiers;
said transaction approval request is verified if said merchant is identified by one of
said plurality of merchant identifiers.

21. (original) A method according to Claim 13, wherein said pre-verification criteria
includes a pre-verified purchase price.

22. (original) A method according to Claim 21, wherein said transaction approval
request is verified if a purchase price identified in said transaction approval request is less than
said pre-verified purchase.

23. (original) A method according to Claim 13, wherein said pre-verification criteria
includes at least one pre-verification date.

24. (original) A method according to Claim 23, wherein:
said pre-verification criteria includes at least one pair of pre-verification dates; and
said transaction approval request is verified if a transaction date included in said
transaction approval request falls between said pre-verification dates.

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25. (original) A computer-readable medium having code embodied therein for causing an electronic device to perform the method of Claim 13.

26. (original) A computer-readable medium having code embodied therein for causing an electronic device to perform the method of Claim 14.

27. (original) A computer-readable medium having code embodied therein for causing an electronic device to perform the method of Claim 15.

28. (original) A computer-readable medium having code embodied therein for causing an electronic device to perform the method of Claim 16.

29. (original) A computer-readable medium having code embodied therein for causing an electronic device to perform the method of Claim 17.

30. (original) A computer-readable medium having code embodied therein for causing an electronic device to perform the method of Claim 18.

31. (original) A computer-readable medium having code embodied therein for causing an electronic device to perform the method of Claim 19.

32. (original) A computer-readable medium having code embodied therein for causing an electronic device to perform the method of Claim 20.

33. (original) A computer-readable medium having code embodied therein for causing an electronic device to perform the method of Claim 21.

34. (original) A computer-readable medium having code embodied therein for causing an electronic device to perform the method of Claim 22.

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35. (original) A computer-readable medium having code embodied therein for causing an electronic device to perform the method of Claim 23.

36. (original) A computer-readable medium having code embodied therein for causing an electronic device to perform the method of Claim 24.